

How Financial Tension Can Motivate You Into Action

“We must be willing to let go of the life we had planned in order to come into the life that’s waiting for us.” This Joseph Campbell quote kept running through my head on my morning bike ride yesterday.

It was running through my head because of the many conversations I’ve had over the last two weeks with those who attended my Money and Marriage calls (I hosted these calls to give people a taste of what I’d be sharing during my 7-week Financial Dating Summer Camp).

Those calls spawned some wonderful emails and phone calls. Thank you everyone for your honesty and for sharing your personal stories and challenges with me. I feel like I’ve gotten to know you all a little better. I think it’s great that many of us strive to have our personal life and finances “together”, and yet it’s our “rawness” and humanness that actually brings us closer to one another.

So how does being real tie into letting go of the life we’ve planned, so that we can live the life that’s waiting for us?

The life we “planned” when we got married was a life of financial abundance, free of conflict, with a partner that handles money exactly the way we want them to (because our way is the right way—after all!). We envisioned living a life where we have time and energy to do the things we love and want to do, including having time for relationships that bring us joy.

But let’s get real for a moment--here’s what actually happens:

Many couples:

1. Struggle over differences in how money is spent and what it’s spent on.
2. Get frustrated with their partner’s spending habits and money management styles
3. Stumble over how to change their OWN money behaviors (let alone their partner’s!)
4. Feel like they don’t make enough money.
5. Experience disparity in income: one partner makes dramatically more than the other and at times resents this, or experiences conflict over it.
6. Don’t really relate to, or have a solid understanding of money, and feel like they have to “fake it” (this is especially true for men who are expected to know about money).
7. Experience tension when one partner “slacks” in the area of finances, so the other partner feels like they have to assume all the financial responsibilities to make up for the other’s lack.

8. Work hard and have little time and energy left over for their partner, meaningful relationships and the activities that bring them joy.

So now that I've thoroughly depressed you, I'll get to the good news—how this all ties into living the life that's waiting for you. Here's the exciting part--You're lucky if you're experiencing FINANCIAL & REALTIONSHIP TENSION! Yes, you heard me correctly, you're lucky! You're lucky because, as motivational speaker Les Brown says, "You gotta be hungry!" You gotta be hungry before you'll make the effort to change. Otherwise it's too easy to sit on your butt and let another month go by and by the end of the month, all that's happened is you've "paid lip service but not hip service." (My quote and I love it!) We pay "hip service" (walk our talk) by letting go of the life we've planned, waking up to the life we have and getting honest with ourselves and our partners.

Instead of wishing that our partner was different, or that we were different or that our money situation was different, we say to ourselves, "This stinks, I don't like living with this stress and I'm ready to DO something about it!" And with that declaration we open the door to living the life that is waiting for us. Then we make changes in the areas where we're willing to invest time (and sometimes money). Don't get me wrong, this isn't always an easy step to take.

The take away here is: instead of resenting or giving "lip service" to your current situation, I want you to see it as an opportunity to open the door to something that is bigger and better for yourself, your relationship and your finances. Pay hip service and come into the life that is waiting for YOU, the life that is yours.

Live The Life That Is Waiting For You 1-minute action step

Real quick, take out a piece of paper and jot down the answers to these 3 questions:

1. What are 2 things that are frustrating you right now around "money and marriage"?
2. For each frustration, what is the opportunity that you're being given? If you're frustrated that you're partner spends too much money on snacks, coffee and dinners out, perhaps the opportunity is to learn how to communicate honestly about your feelings and take action to improve your finances.
3. What 1 simple action step are you willing to take right now? This might be to schedule a time with your partner to have a Financial Date so you can talk openly and honestly about the money behaviors that are bothering both of you. Want to learn more about Financial Dating? Visit my website at: www.financialdating.com to learn more how this powerful proven process cans transform your financial life!

